

FORM N-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other expenses (3)		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total		
	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012	For the Quarter 2018 September 2012	Up to the quarter 2018 September 2012						
	1. Employees' remuneration & welfare benefits	43	142	5	11	0	1	6	12	1,117	2,438	1,001	2,071	2,179	4,510	588	1,071	62	286	0	0	647	1,338	1	2	51	40	(2)	0	-	-	53	667	0	0	21	54	3,179			6,811	3,427
2. Travel, conveyance and vehicle running expenses	2	7	0	1	0	0	1	2	53	134	51	105	103	230	28	55	2	15	0	0	31	69	0	0	0	2	(3)	0	-	-	(7)	(6)	0	1	3	42	243	64	251			
3. Training expenses	0	0	0	0	0	0	0	0	1	3	1	3	2	6	1	1	(0)	0	0	0	0	2	(0)	0	(0)	0	-	-	-	-	1	1	0	0	0	3	9	3	9			
4. Rents, rates & taxes	4	13	0	1	0	0	1	51	212	84	161	175	393	47	93	12	36	0	0	59	128	0	0	1	3	(0)	0	-	-	59	453	0	0	2	5	295	982	299	996			
5. Repairs	2	9	0	1	0	0	1	57	154	57	130	114	294	32	67	2	18	0	0	0	34	86	0	0	0	2	(0)	0	-	-	29	38	0	0	1	3	177	413	179	433		
6. Printing & stationery	2	6	0	1	0	0	1	44	111	45	98	89	208	24	48	3	15	0	0	27	63	0	0	0	1	2	(0)	0	-	-	21	27	0	0	1	2	138	302	139	309		
7. Communication expenses	4	9	0	1	0	0	1	89	146	81	124	179	270	43	64	7	17	0	0	51	81	0	0	1	2	(0)	0	-	-	30	35	0	0	2	3	253	393	258	402			
8. Legal & professional charges	4	6	0	0	0	0	1	143	118	135	103	278	221	34	45	7	12	0	0	41	57	0	0	1	2	(0)	0	-	-	35	206	0	0	1	2	357	488	361	495			
9. Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(a) as auditor	0	0	0	0	0	0	0	4	6	3	5	7	10	2	2	0	1	0	0	2	3	0	0	0	0	(0)	0	-	-	1	1	0	0	0	0	10	15	10	15			
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(f) in any other capacity	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)			
(g) other special expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
10. Advertisement and publicity	2	7	0	1	0	0	1	2,572	6,822	2,389	6,613	5,141	11,245	30	54	4	14	0	0	36	48	0	0	1	2	(0)	0	-	-	24	39	0	0	1	3	6,261	11,247	6,269	11,253			
11. Talent & Bank Charges	8	21	1	2	0	0	1	2	187	294	166	301	347	455	91	195	12	43	0	0	103	187	0	0	2	6	(0)	0	-	-	70	87	0	0	3	8	526	952	526	975		
12. Depreciation	3	8	0	1	0	0	1	47	142	63	121	130	263	35	63	4	17	0	0	39	79	0	0	1	2	(0)	0	-	-	28	35	0	0	1	3	168	383	201	392			
13. Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
14. Business Development and Sales Promotion Expenses (Brand Expenses)	1	2	0	0	0	0	0	15	28	14	23	29	51	7	13	1	3	0	0	9	15	0	0	0	0	(0)	0	-	-	6	7	0	0	0	1	47	36	44	76			
15. Information Technology Expenses	(2)	15	0	1	0	0	0	1	26	249	41	212	66	461	27	110	(9)	29	0	0	18	139	(0)	0	(1)	4	(0)	0	-	-	40	61	(0)	0	(1)	7	123	672	121	688		
16. Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
17. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Service charges	(0)	0	(0)	0	(0)	0	(0)	0	(27)	4	(27)	3	(34)	7	55	56	51	52	0	0	100	108	(0)	0	(0)	0	(0)	0	-	-	1,461	1,745	(0)	0	(0)	0	1,453	1,800	1,453	1,800		
Miscellaneous Expenses	(1)	1	(0)	(0)	(0)	0	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(1)	(1)	(1)	(1)	0	0	(2)	1	(0)	0	(1)	(1)	(0)	0	-	-	28	49	(0)	0	(0)	0	(0)	0	2	46	15	46
Administration Charges - Contingence Followup	5	19	1	2	0	1	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
TOTAL	78	265	9	21	1	2	10	23	4,426	9,721	4,340	9,693	8,766	18,814	1,081	1,953	160	558	0	0	1,241	2,511	1	4	18	72	(4)	2	-	-	2,222	3,361	0	0	34	96	11,278	24,861	12,364	25,149		
in India	76	205	9	21	1	2	10	23	4,426	9,721	4,340	9,693	8,766	18,814	1,081	1,953	160	558	0	0	1,241	2,511	1	4	18	72	(4)	2	-	-	2,222	3,361	0	0	34	96	11,278	24,861	12,364	25,149		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Notes:
(1) Items of expenses in excess of one percent of the total premium (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
(2) Separate disclosure to be made for re-insurance/retrocession which contributes more than 10 percent of the total gross direct premium.
(3) Expenses paid for various outsourcing activities/engagements are to be booked under relevant line item on the basis of nature of services availed and to be shown as "Outsourcing Expenses".

Particulars	FIRE								Marine Cargo				Marine Hull				Total Marine				Motor OD				Motor TP				Total Motor				Health				Personal Accident				Overseas Travel Insurance				Total Health				Miscellaneous				Public/ Product Liability				Engineering				Aviation				Crop Insurance				Other payments (B) (CMT/CeS)				Other Miscellaneous payments				Total Miscellaneous				Grand Total	
	For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21		For the quarter ended September 21																																			
	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21																															
1 Employees' remuneration & welfare benefits	162	207	11	25	0	1	11	26	805	1,628	296	904	1,101	2,532	657	1,466	300	357	(0)	(0)	757	1,842	2	4	8	20	(0)	1	-	-	970	970	0	0	41	77	2,879	5,447	3,052	5,781																																										
2 Travel, conveyance and vehicle running expenses	5	8	0	1	0	0	1	28	43	13	24	41	67	24	39	5	9	(0)	(0)	29	46	0	0	0	1	0	0	-	-	60	72	0	0	1	2	132	189	138	198																																											
3 Training expenses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	0	(0)	0	(0)	1	(0)	2	(0)	1	(0)	0	(0)	(0)	0	1	(0)	0	(0)	0	-	-	1	1	(0)	0	(0)	0	(0)	0	(0)	4	(0)	5	(0)	5																																								
4 Rents, rates & taxes	16	30	1	2	0	0	1	2	76	151	30	87	106	239	62	139	13	39	(0)	(0)	75	177	0	0	1	2	(0)	0	-	-	(860)	58	0	0	4	8	(794)	484	(887)	516																																										
5 Repairs	17	35	1	2	0	0	1	2	55	140	12	72	67	212	40	124	3	28	(0)	(0)	43	152	0	0	1	2	0	0	-	-	79	82	0	0	4	10	194	409	212	466																																										
6 Printing & stationery	11	14	1	1	0	0	1	1	54	79	17	28	71	98	32	48	6	11	(0)	(0)	38	59	0	0	1	0	0	-	-	0	29	29	0	0	5	5	143	192	150	207																																										
7 Communication expenses	7	14	0	1	0	0	0	1	31	67	10	37	41	103	24	60	3	14	(0)	(0)	26	75	0	0	0	1	0	-	-	37	37	0	0	2	4	108	216	135	233																																											
8 Fuel & fuel-related charges	6	11	0	1	0	0	0	1	127	206	61	194	198	310	26	54	4	13	(0)	(0)	31	66	0	0	0	1	(0)	0	-	-	35	35	0	0	2	3	205	415	271	407																																										
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																								
(a) as auditor	0	1	0	0	0	0	0	0	1	4	0	0	0	2	1	7	1	4	(0)	(0)	0	5	0	0	0	0	(0)	0	-	-	3	3	0	0	0	0	5	14	5	15																																										
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																								
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																								
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																								
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																								
(f) in any other capacity	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	1	(0)	0	(0)	(0)	0	1	0	0	0	0	(0)	0	-	-	0	0	0	0	0	0	1	2	1	2																																										
(g) out of pocket expenses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(1)	(1)																																								
10 Advertisement and publicity	2	10	0	1	0	0	0	1	10	55	(2)	30	8	85	5	50	(2)	12	(0)	(0)	3	62	0	0	1	2	(0)	0	-	-	59	59	0	0	1	3	71	210	71	221																																										
11 Interest & Bank Charges	11	16	1	1	0	0	1	1	75	94	25	47	80	131	47	77	9	18	(0)	(0)	57	95	0	0	1	1	0	-	-	50	50	0	0	3	4	191	282	202	299																																											
12 Depreciation	15	31	1	3	0	0	1	3	152	164	23	91	95	256	57	150	7	36	(0)	(0)	65	186	0	0	1	2	(0)	0	-	-	98	98	0	0	4	8	263	550	278	583																																										
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																								
14 Business Development and Sales Promotion Expenses	3	4	0	0	0	0	0	0	14	21	6	12	20	33	12	19	2	5	(0)	(0)	14	24	0	0	0	0	0	-	-	13	13	0	0	1	1	48	70	51	74																																											
15 Information Technology Expenses	33	55	2	5	0	0	2	5	166	292	69	162	225	454	139	266	25	64	(0)	(0)	164	330	0	1	2	4	(0)	0	-	-	174	174	0	0	8	14	583	976	618	1,036																																										
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																								
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																								
Service charges	147	148	(0)	(0)	(0)	(0)	(0)	1,042	1,459	407	714	1,459	2,173	76	82	(2)	126	0	0	74	197	(0)	(0)	(0)	(0)	(0)	-	-	614	1,091	(0)	(0)	(1)	(0)	2,137	3,461	2,394	3,609																																												
Miscellaneous Expenses	103	115	8	8	0	0	8	9	517	528	285	293	853	821	492	500	112	113	(0)	(0)	584	813	1	1	6	6	1	1	-	-	347	378	0	0	25	26	1,996	1,947	1,678	1,970																																										
Administrative Charges - Continuous Follows	238	794	26	81	1	2	27	83	2,884	4,818	1,353	2,898	4,317	7,923	1,675	2,099	288	838	(1)	(1)	1,966	2,922	8	9	19	29	8	2	-	-	0	1,877	2,148	0	0	181	184	8,889	14,830	8,846	12,872																																									
Sub-totals	528	796	20	51	1	2	37	53	3,054	4,910	1,293	2,088	4,317	7,523	1,675	2,099	286	839	(1)	(1)	1,966	2,922	8	9	19	29	8	2	-	-	0	1,877	2,148	0	0	181	184	8,889	14,830	8,846	12,872																																									
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																							

Notes:
 (1) Items of expense in excess of any amount of the total premium (less retention of Rs. 5,00,000 (whichever is higher) shall be shown as a separate line item.
 (2) Items of expense to be made for employee/club-employee which contribute more than 10 percent of the total gross direct premium.
 (3) Expenses paid for various outsourcing activities/employees are to be broken under relevant line item in the dash of nature of services availed and not to be shown as "Outsourcing Expenses".